



10-22-2012

Robert E. Feldman
Executive Secretary
Attention: Comments/Legal ESS
Federal Deposit Insurance Corporation,
550 17th Street, N.W.
Washington, D.C. 20429

RE: Basel III Capital Proposals

Dear Robert:

This letter is to inform you of the severity of the regulatory burden that the Basel III proposal is going to have on community banks. This proposal will limit income as well as being cost prohibitive to the smaller banks. The timeline to meet this proposal is too aggressive to meet the capital requirements. This will hinder the ability for community banks to operate in a profitable manner. Please consider the above mentioned items that will truly have a negative impact on community banks.

Sincerely,

Weston D. Rodgers
Commercial / Ag Loan Officer
People Savings Bank